

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROBERT E JAMES  
FLORENCE JAMES  
Debtor(s)

Case No. 09-18945

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2009.
- 2) The plan was confirmed on 08/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/22/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$39,629.00.
- 10) Amount of unsecured claims discharged without payment: \$56,006.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$53,400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$53,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,274.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,406.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,680.54**

Attorney fees paid and disclosed by debtor: \$226.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	NA	2,698.37	2,698.37	73.90	0.00
ADVENTIST BOLINGBROOK MED CT	Unsecured	1,504.14	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	18,608.14	18,608.14	18,608.14	18,608.14	1,524.08
ASSET ACCEPTANCE CORP	Unsecured	150.00	NA	NA	0.00	0.00
ASSOCIATES FOR GENERAL DENTIS'	Unsecured	965.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	293.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	173.00	173.96	173.96	4.76	0.00
BARONS CREDITORS SERVICE CORP	Unsecured	300.00	378.70	378.70	10.37	0.00
BASS & ASSOCIATES	Unsecured	NA	815.17	815.17	22.33	0.00
BECKET & LEE LLP	Unsecured	32.00	NA	NA	0.00	0.00
CASH FLOW CONSULTANTS	Unsecured	181.00	NA	NA	0.00	0.00
CCA	Unsecured	70.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,400.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	746.44	746.44	746.44	746.44	0.00
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	310.00	3,055.40	3,055.40	83.68	0.00
COMCAST	Unsecured	164.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	3,650.00	3,718.00	3,718.00	101.83	0.00
COMENITY BANK	Unsecured	296.00	305.60	305.60	8.37	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	740.01	740.01	20.27	0.00
EAST BAY FUNDING	Unsecured	0.00	498.60	498.60	13.66	0.00
EAST BAY FUNDING	Unsecured	NA	336.67	336.67	9.22	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	2,761.14	2,761.14	75.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	873.03	873.03	23.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	348.29	348.29	9.54	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,749.54	1,749.54	47.92	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORPORATION	Unsecured	683.00	654.84	654.84	17.93	0.00
EDWARD HOSPITAL	Unsecured	1,385.00	NA	NA	0.00	0.00
ENCLAVE CONDOMINIUM ASSOC	Secured	1,110.26	1,110.26	1,110.26	1,110.26	0.00
ENHANCED RECOVERY CORP	Unsecured	179.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	15.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	6,719.59	6,719.59	184.03	0.00
FORD MOTOR CREDIT CO	Secured	5,500.00	5,500.00	5,500.00	5,500.00	208.00
GEMB	Unsecured	956.00	NA	NA	0.00	0.00
HINSDALE BANK & TRUST	Unsecured	2,958.00	NA	NA	0.00	0.00
ILLINOIS AMERICAN WATER	Unsecured	591.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,200.00	17,851.10	17,851.10	17,851.10	0.00
INTERNAL REVENUE SERVICE	Unsecured	11,334.85	4,656.19	4,656.19	127.52	0.00
LAGRANGE PARK	Unsecured	40.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	NA	155.59	155.59	4.26	0.00
MIDLAND FUNDING LLC	Unsecured	NA	262.52	262.52	7.19	0.00
MIDWEST EAR NOSE AND THROAT	Unsecured	378.10	358.10	358.10	9.81	0.00
MSB PARKING	Unsecured	175.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	150.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	200.00	550.00	550.00	0.00	0.00
NICOR GAS	Unsecured	564.00	1,256.61	1,256.61	34.42	0.00
NICOR GAS	Unsecured	535.00	NA	NA	0.00	0.00
NOVACARE	Unsecured	74.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF ILLINOIS	Unsecured	NA	20.00	2,091.94	57.29	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,850.00	9,850.25	9,850.25	269.78	0.00
QUEST DIAGNOSTICS	Unsecured	108.00	NA	NA	0.00	0.00
RENAISSANCE RECOVERY SRVS	Unsecured	65.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	150.00	NA	NA	0.00	0.00
TCF MORTGAGE CORP	Secured	0.00	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	NA	25,724.45	25,724.45	719.59	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,335.00	8,474.66	8,474.66	232.10	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	78.00	78.05	78.05	2.14	0.00
WILL COUNTY TREASURER	Secured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$746.44	\$746.44	\$0.00
Debt Secured by Vehicle	\$24,108.14	\$24,108.14	\$1,732.08
All Other Secured	\$1,110.26	\$1,110.26	\$0.00
<b>TOTAL SECURED:</b>	<b>\$25,964.84</b>	<b>\$25,964.84</b>	<b>\$1,732.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,851.10	\$17,851.10	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,851.10</b>	<b>\$17,851.10</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$79,285.27</b>	<b>\$2,171.44</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,680.54</u>	
Disbursements to Creditors	<u>\$47,719.46</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$53,400.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/06/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.